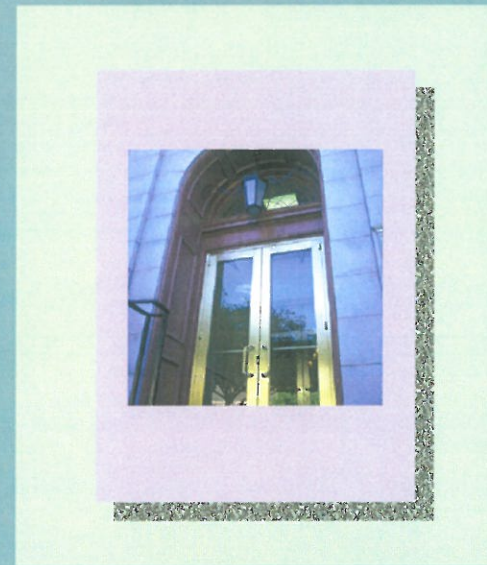
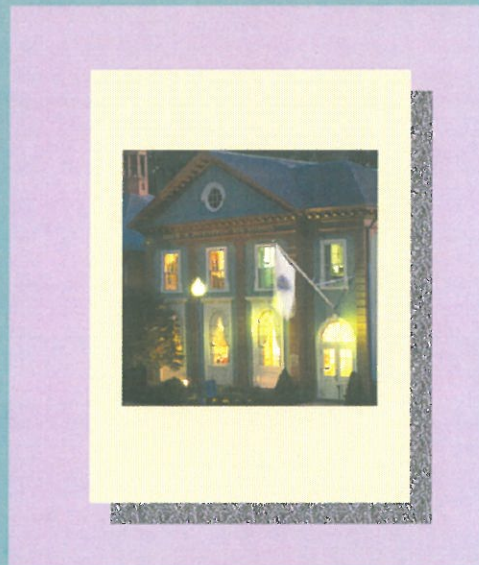
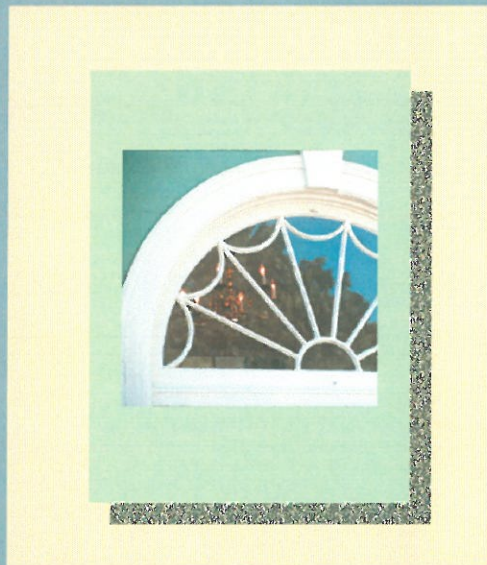
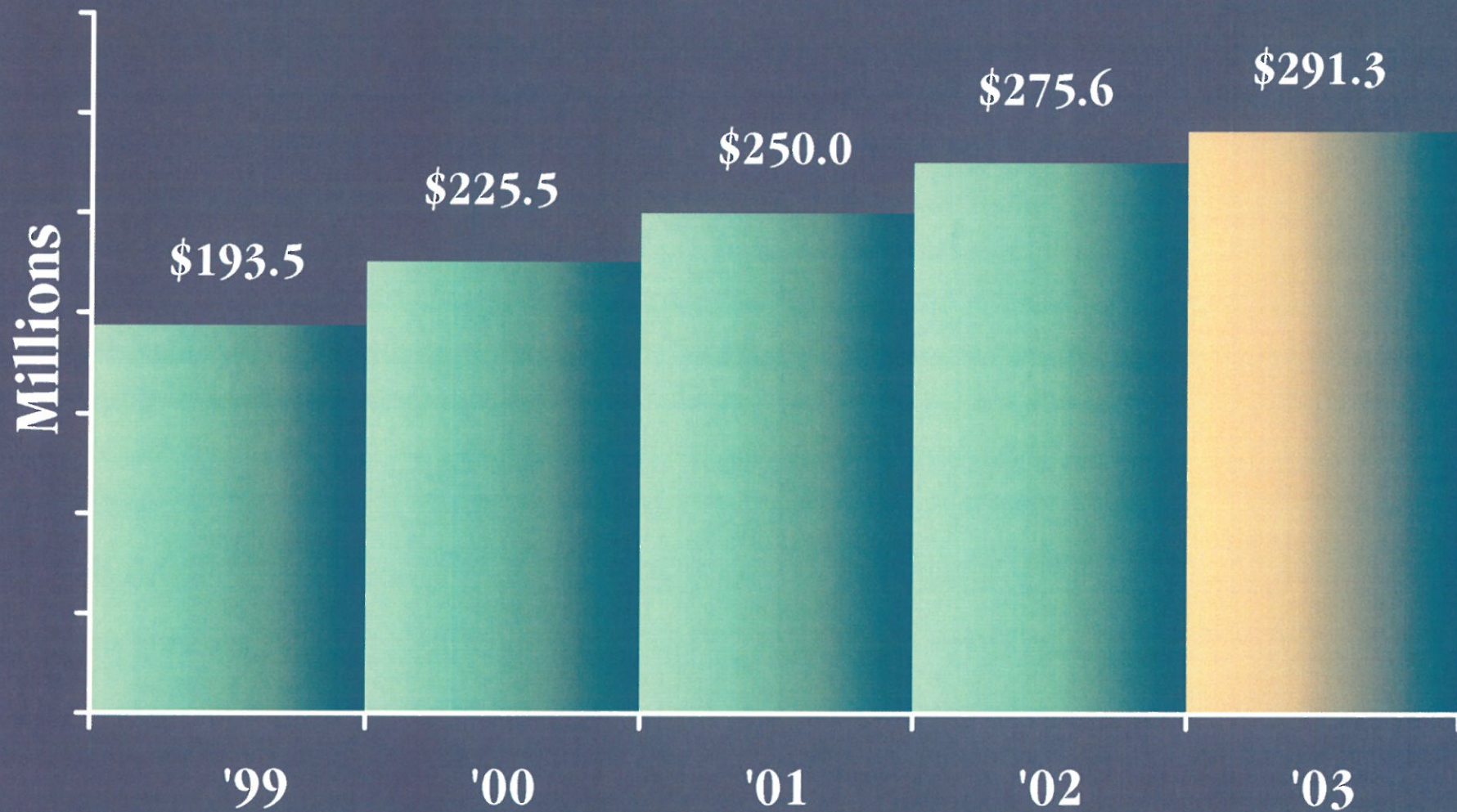


2004 Annual Meeting



HINGHAM INSTITUTION FOR SAVINGS

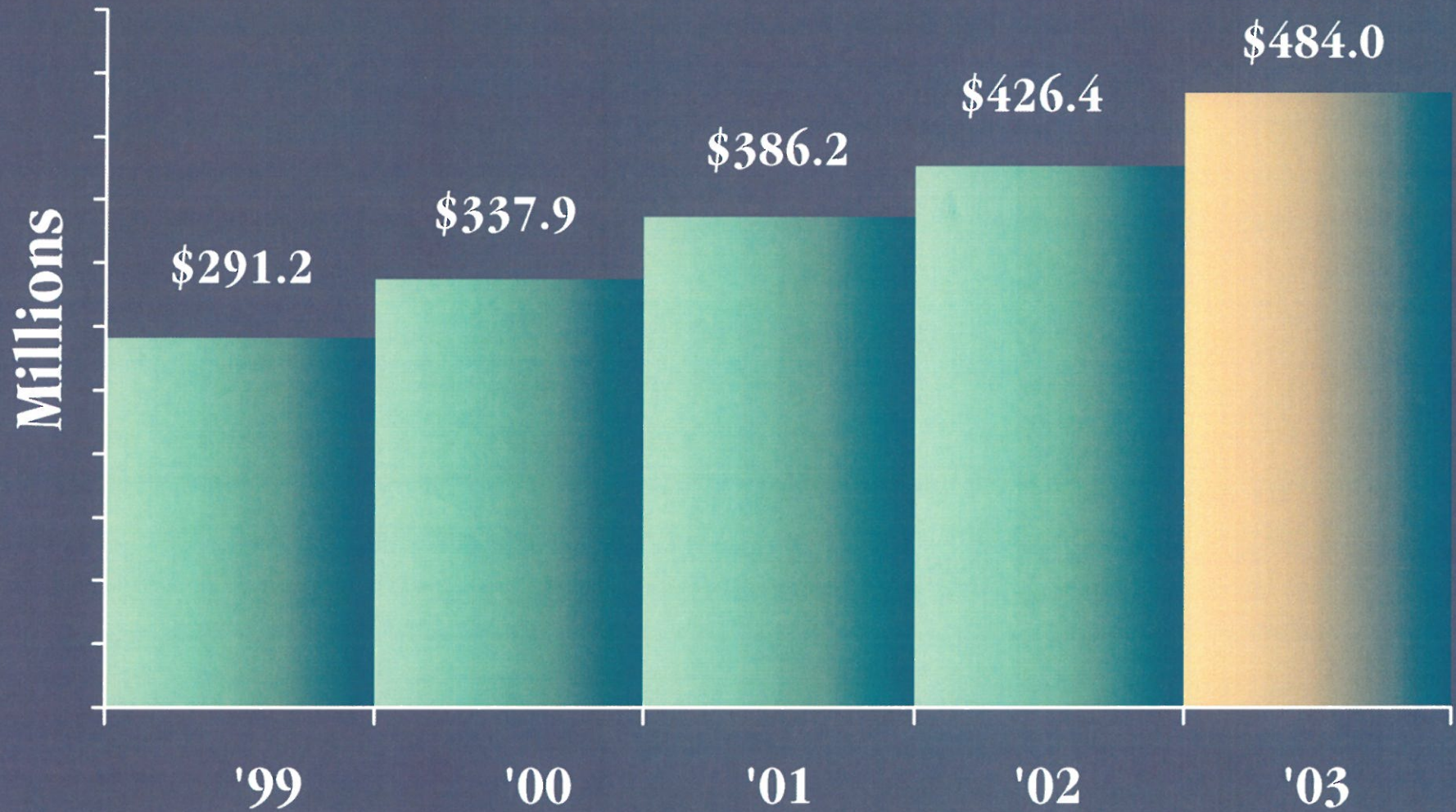
Deposits



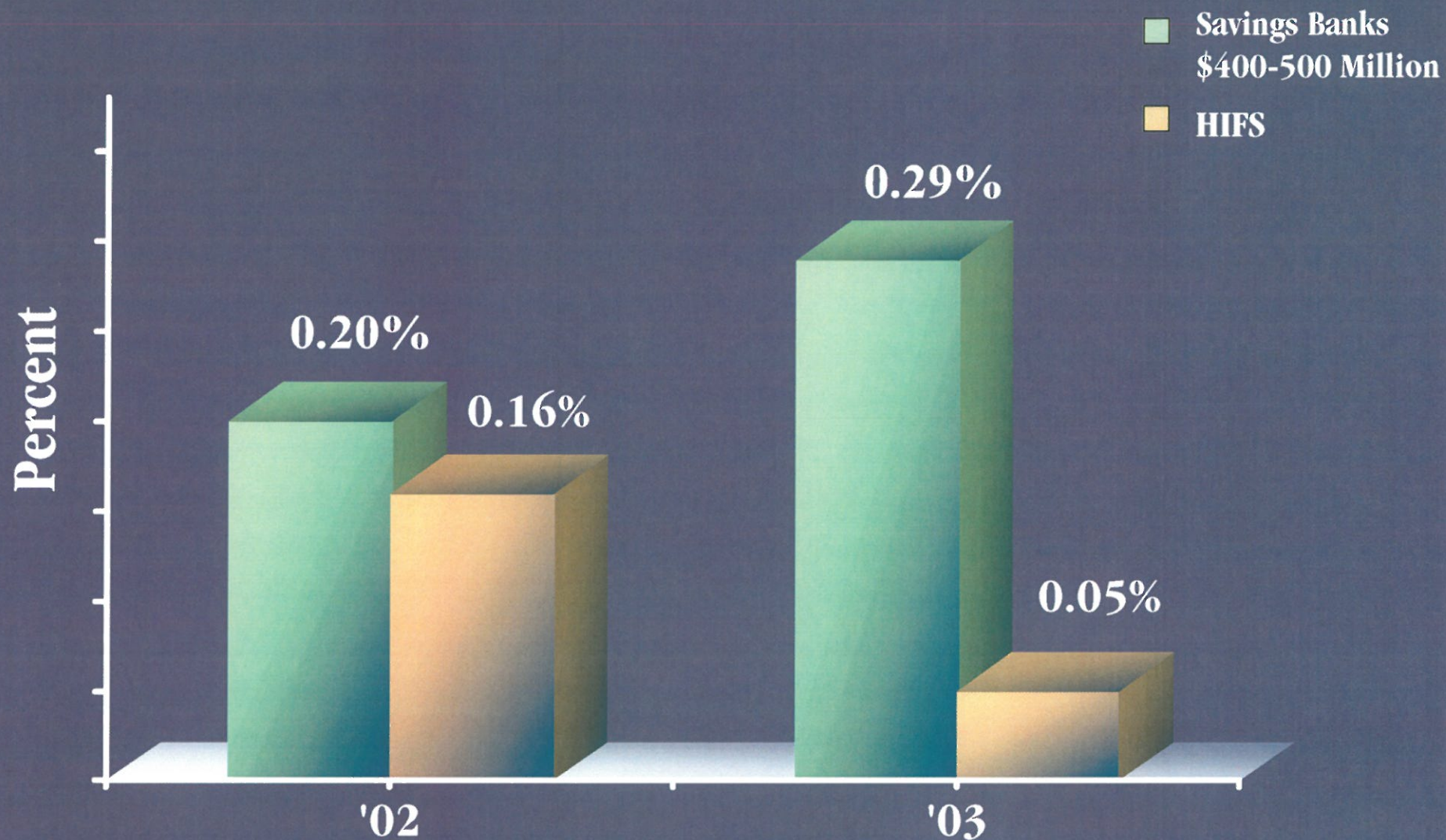
Loans



Assets

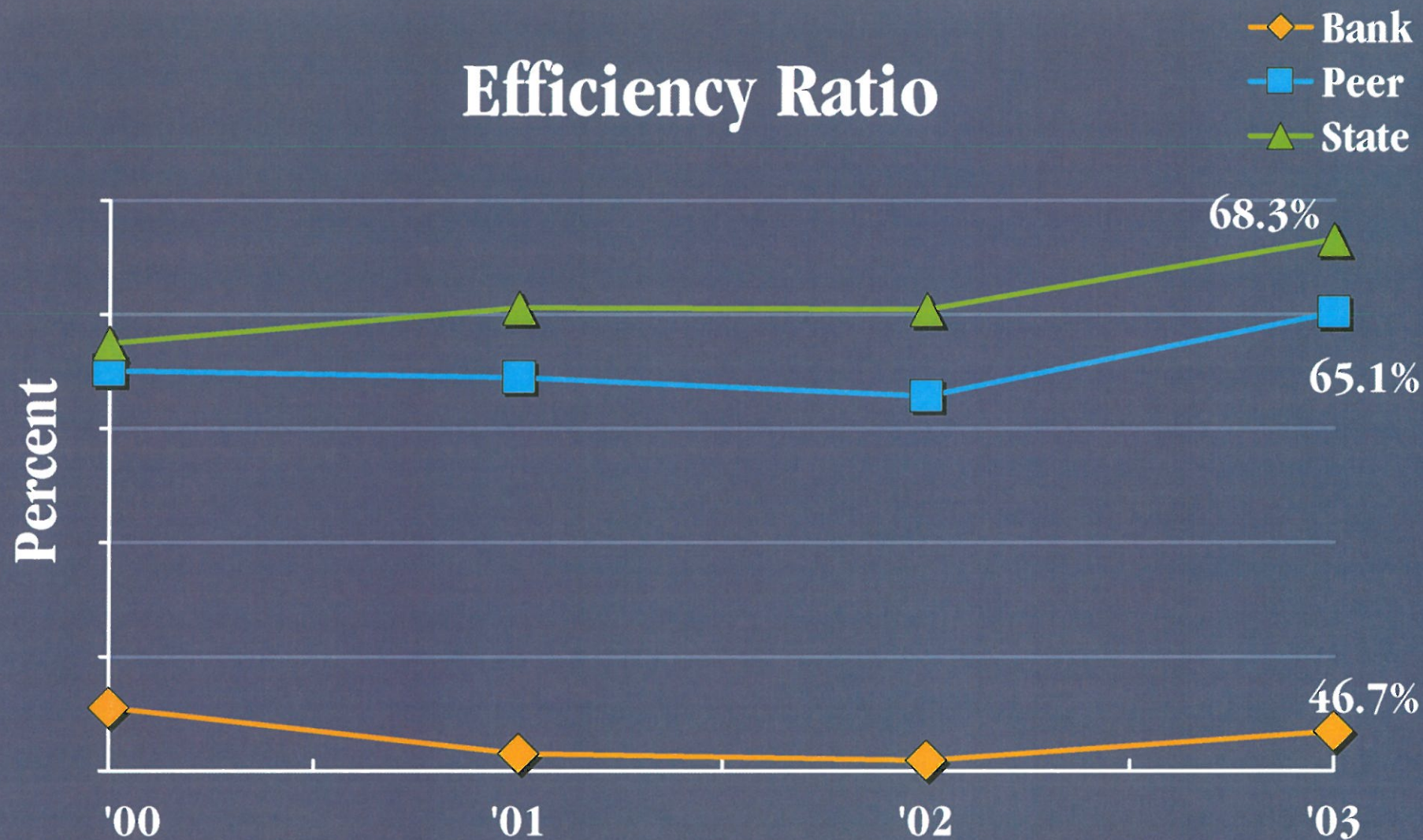


Noncurrent Loans to Loans



Source: Depositors' Insurance Fund 12.31.03 Report on State Chartered Savings Banks

Efficiency Ratio

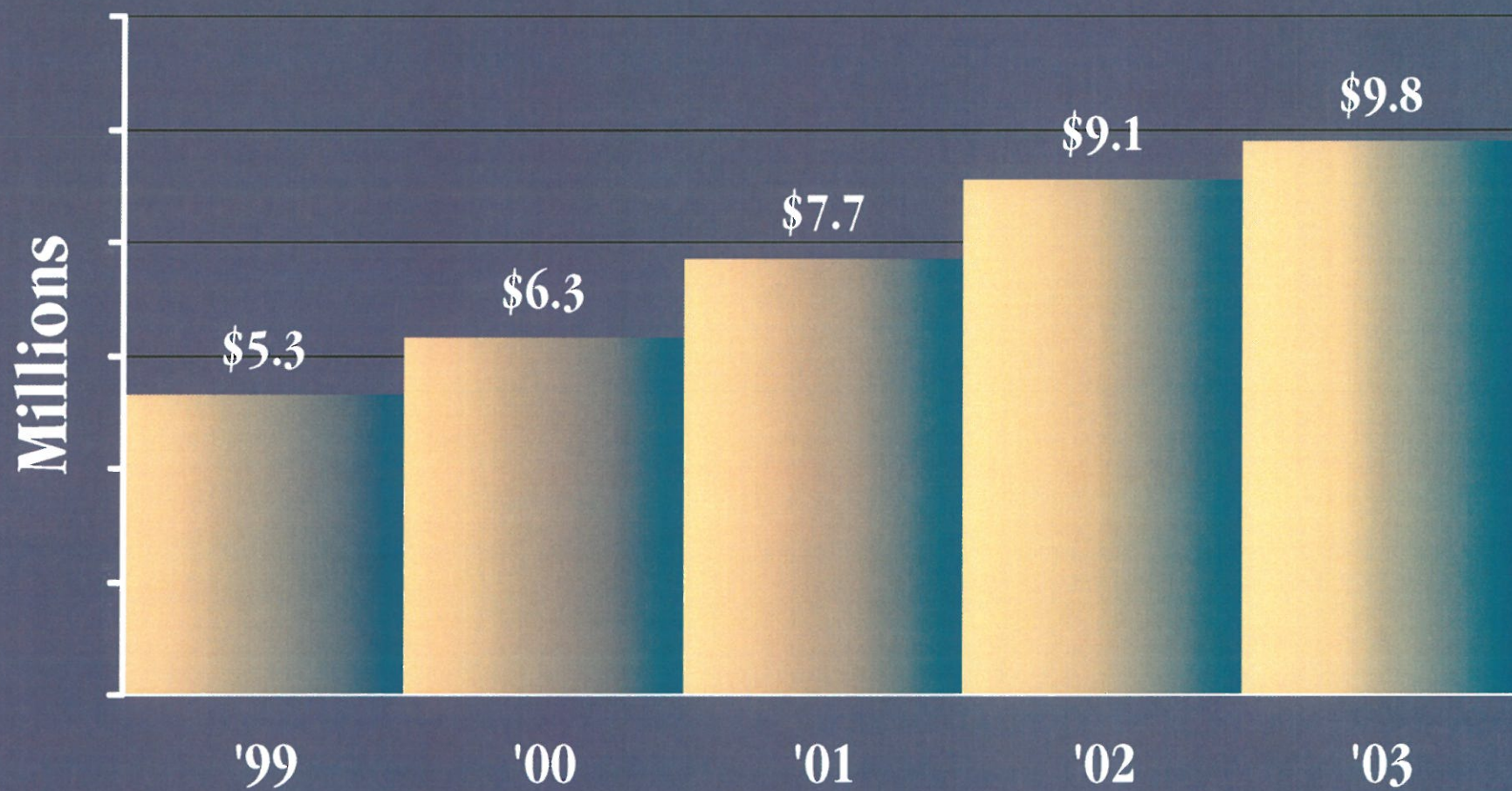


Rank

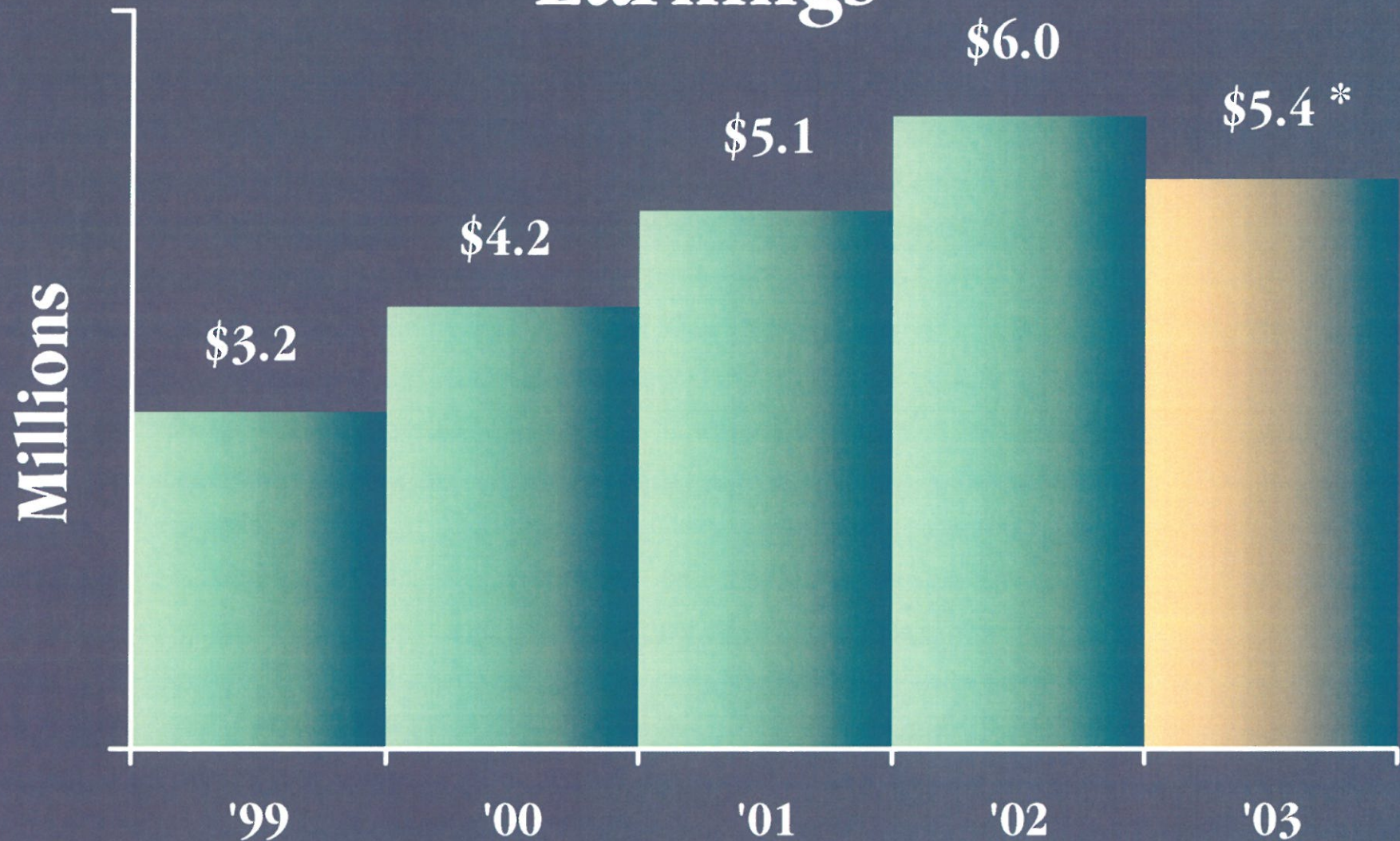
Peer	2/13	2/13	1/13	2/13
State	3/79	3/79	2/79	2/79

Source: Depositors' Insurance Fund 12.31.03 Report on State Chartered Savings Banks

Pre-Tax Income

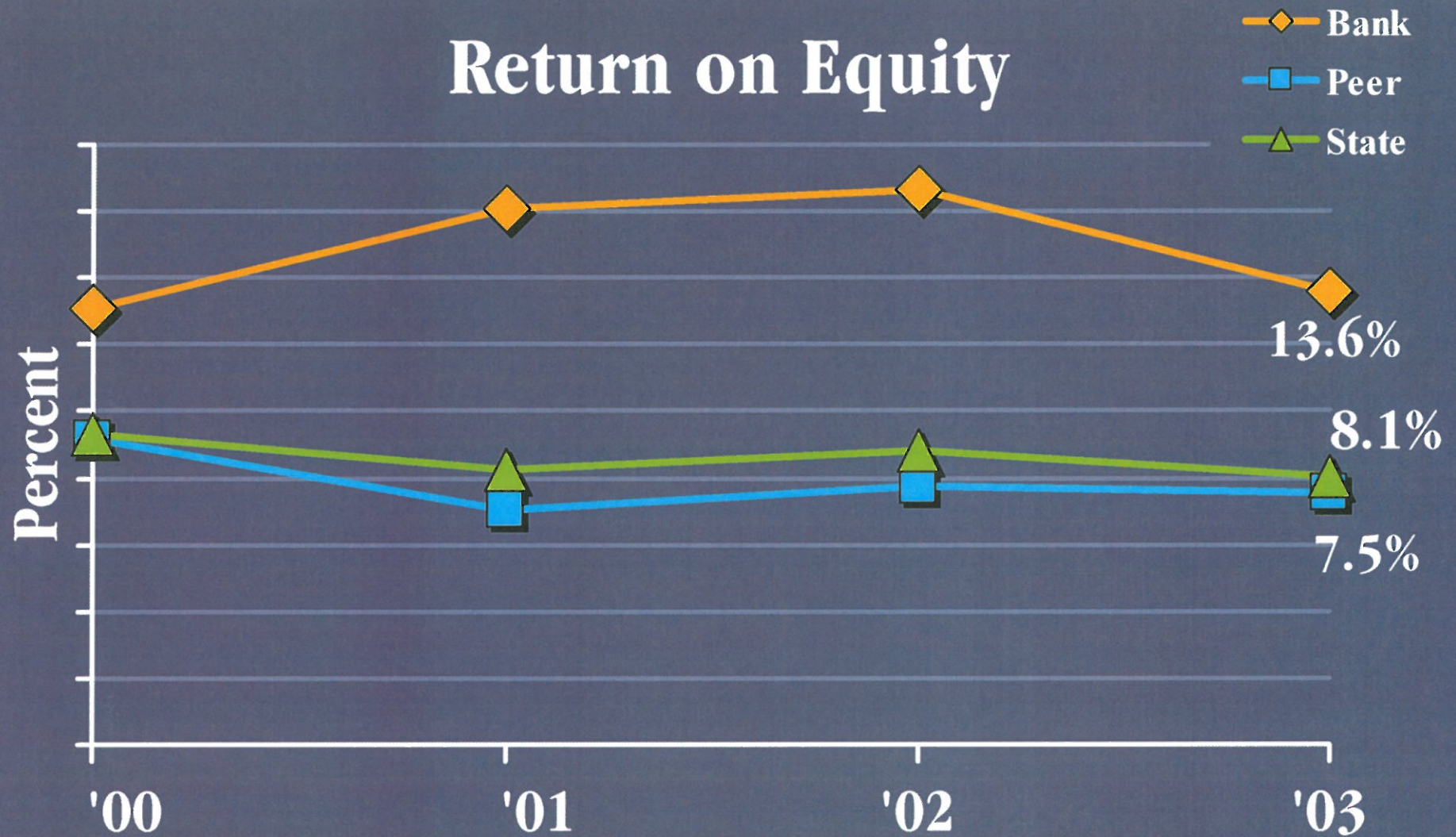


Earnings



** Includes \$700,000 net charge related to a settlement of REIT tax dispute*

Return on Equity

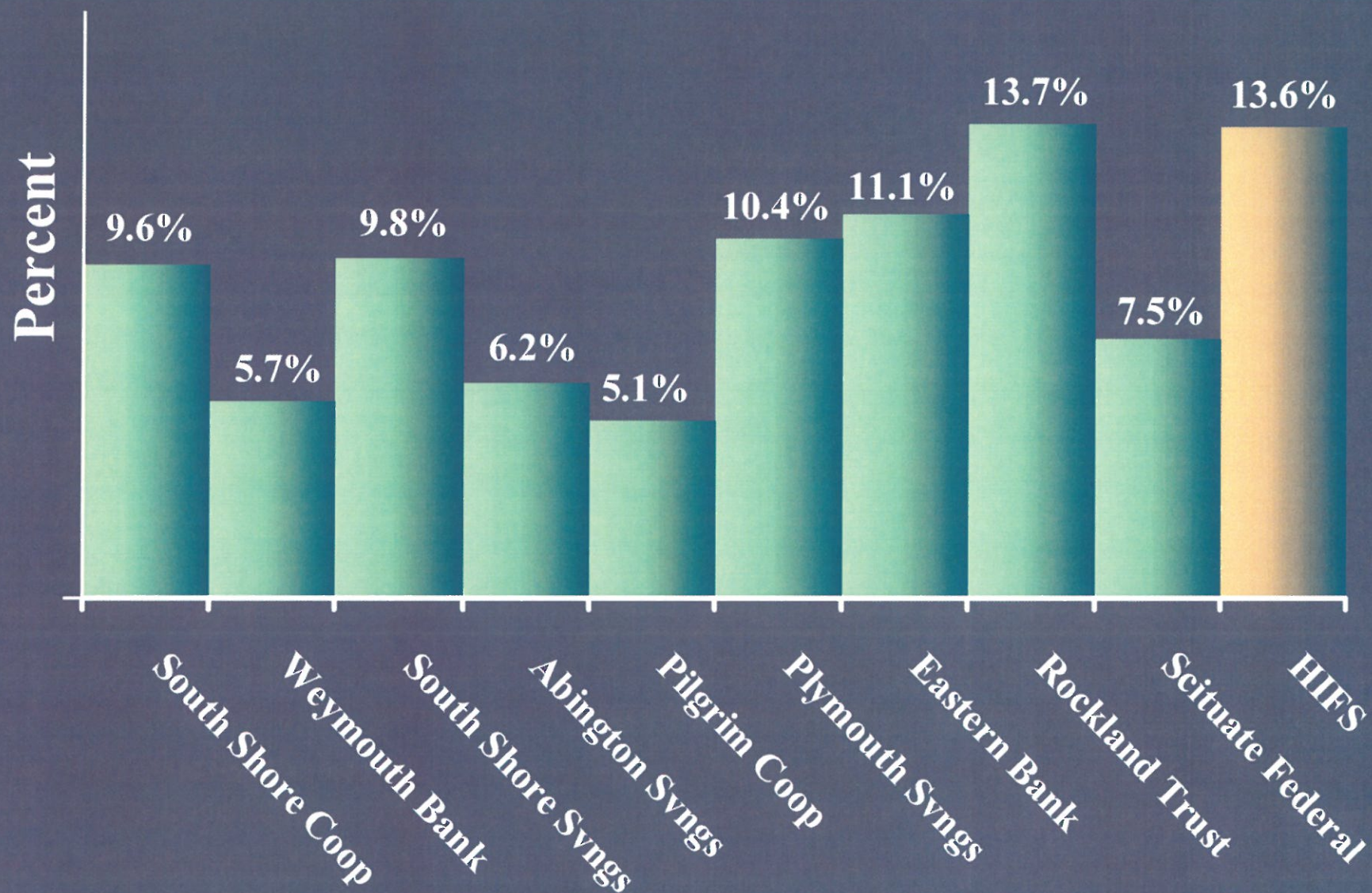


Rank

Peer	2/13	1/13	1/13	1/13
State	2/79	1/79	2/79	2/79

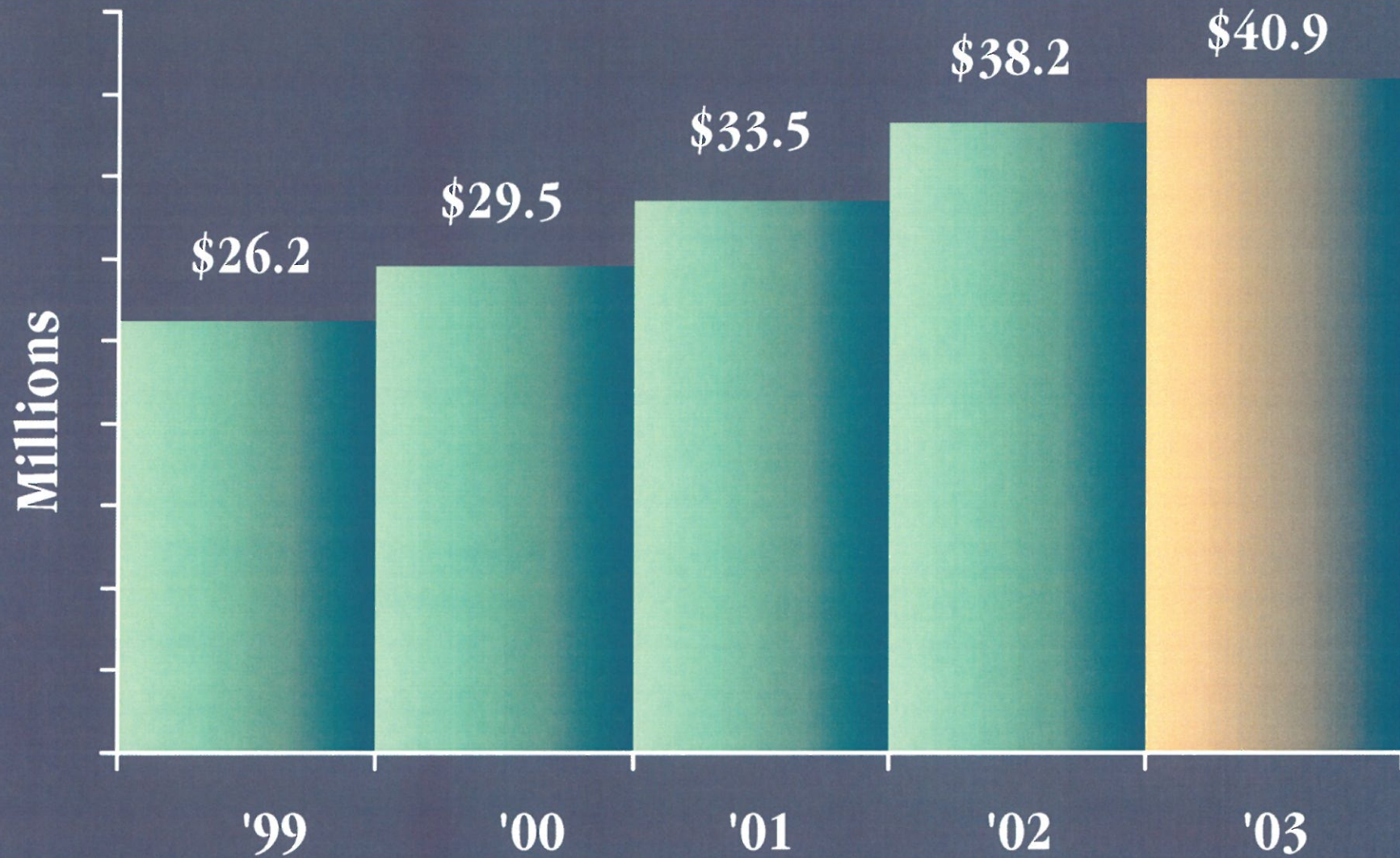
Source: Depositors' Insurance Fund 12.31.03 Report on State Chartered Savings Banks

Area Banks Return on Equity 2003



Source: FDIC

Stockholders' Equity



Dividends Declared Per Share



HIFS Stock Price 4.1.92 – 4.1.04

